

EXHIBIT 1

***Header will show if PM SOBN DE610 = Y. Location of PN group code = PM SOBN DE455. Group codes and headers stored in HEADER.PL

SUSPENSION OF BENEFITS NOTICE

Plan#: [Plan#]
 Company: [COMPANY NAME]
 Plan: [PLAN NAME]

[PARTICIPANT NAME] [Current Date]
 [PARTICIPANT ADDRESS LINE 1]
 [PARTICIPANT ADDRESS LINE 2]
 [CITY STATE ZIP]

{Insert the following if REHIRE:>0 "Your pension plan provides that, if you return to work, your benefit will not be paid until you are no longer employed by the company. Your benefit payments are "suspended" until such time."; Else insert the following NRA:1 "You have reached your Normal Retirement Date in the above noted Plan and are fully vested. Your pension plan provides that, if you continue to work past the Plan's Normal Retirement Date, your benefit will not be paid until you are no longer employed by the company. Your benefits are "suspended" until such time."}

{Insert the following if REHIRE:2 or 3
 "For purposes of this notice, you are considered to be "employed" if you" *{Insert the following if REHIRE:2: "are performing {Insert Hours:" "}* or more hours of service for the company during a calendar month or, if applicable, during a four or five week payroll period ending in a calendar month."*; {Insert the following if REHIRE:3"are performing hours of service for the company on each of {Insert Days:" "}* or more days (or separate work shifts) during a calendar month or, if applicable, during a four or five week payroll period ending in a calendar month."*}. The U.S. Department of Labor has issued regulations concerning this requirement, which may be found in Section 2530.203-3 of Title 29 of the Code of Federal Regulations.*

Your benefit, when you eventually receive it, will be based on your service with the company *{Insert the following if NRA:1 "*, both before and after Normal Retirement Date,"*}* subject to the Plan's provisions for earning benefits. For periods occurring after April 1 of the calendar year you attain 70-1/2, the Plan is also required to actuarially increase your benefits if you are still employed and have not received any distribution under the Plan. *{Insert the following if NRA:1"* Your benefit may be reduced to account for any benefit payments you may have received from the Plan while you were still employed after your normal retirement date. "*}*

{Insert below paragraph if REHIRE:>0.}

If your payments from the Plan have been suspended because you are considered employed, your payments will begin again once you are no longer considered employed. At that time, please contact the Retirement Service Center so they can begin the process of resuming your payments. Once you have been approved to recommence payments, the Plan administrator will recalculate the amount payable to you. This new amount may be based on any additional service you may have earned while working and any actuarial increase during periods that you are employed after the April 1 next following the calendar year in which you attain age 70-1/2. This new amount may also be reduced to account for any benefit payments you have already received from the Plan. You can learn more about this calculation from the Retirement Service Center. Once you are no longer employed, a new Benefit Payment

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Kit will be sent to you, which will show the details of your accrued benefit calculation.

If you believe your benefits have been suspended in error, please contact the Retirement Service Center at the number listed below. You may request a review of the suspension in accordance with the Plan provisions that contain benefit claims procedures. Enclosed with this Notice are copies of the Plan provisions describing the suspension of benefits and the claims procedures that address your right to contest a benefit determination, including your right to request a review of the suspension of your benefit payments.

{programming note: {programming note: insert DBENDPARAGRAPH}}